

Builders Risk

APPLICATION

APPLICANT INFORMATION
First Named Insured:

Maili	ing Address:			
Othe	er Named Insureds:			
Partr	nership/Corporation/Individual:			
	s in Business:			
Desc	cription of Operations:			
Web	site Address:			
Inspe	ection Contact (Name):			
Tele	phone: Email:			
Addi	itional Interests (include names and interest such as loss payee, mortgagee, etc.):			
	ctive Date/Expiration Date:			
	ng (Agency or Direct):			
Payn	nent Plan:			
	DERWRITING INFORMATION			
1.	Estimated Project Start Date: End Date:			
	(If project already begun, what % is now complete?)%			
2.	Project address:			
3.	ISO Public Protection Class:			
4.				
5.	Construction Type of the building (see appendix for descriptions of ISO construction types):			
	□ CSP 1 Frame □ CSP 4 Masonry Non Combustible			
	□ CSP 2 Joisted Masonry □ CSP 5 Modified Fire Resistive			
	CSP 3 Non Combustible CSP 6 Fire Resistive			
	□ If CSP 7 old style "Mill"/Heavy Timber or Mixed Construction (please describe specifically)			

- 5. Number of stories (if more than one building to be covered, please provide details on each building):
- 6. Type of Construction:

New Construction
Renovation/Rehab (Please complete Rehab/Reno Supplemental)
Reporting Policy (Please complete Reporting Supplemental)

Exposures:

Describe exposures from surrounding structures within 100 feet:

LIMITS REQUESTED

COVERAGE	IF APPLICABLE	LIMIT
Hard Costs		\$
Delay in Completion	🗆 Yes 🛛 No	\$
Loss of Rents*	🗆 Yes 🛛 No	\$
Business Income Including Extra Expense*	🗆 Yes 🛛 No	\$
Property in Transit	🗆 Yes 🛛 No	\$
Property in Storage	🗆 Yes 🛛 No	\$
Earthquake	🗆 Yes 🛛 No	\$
Earth Movement	🗆 Yes 🛛 No	\$
Flood	🗆 Yes 🛛 No	\$
Mechanical Breakdown and Testing	□Yes □No	\$
Other Coverage Requirement Describe:	□ Yes □ No	\$

DEDUCTIBLES REQUESTED

Deductible		
Loss of Rents and/or Business Income Including Extra Expense	Waiting Period	
Earthquake/Earth Movement		Minimum \$25,000
Flood Coverage		Minimum \$25,000
Mechanical Breakdown and Testing		

- 7. Who is General Contractor (If not Named Insured)? _____
- 8. What is the General Contractor's Address?
- 9. What is the General Contractor's Website?____

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- 10. What is the General Contractor's Experience?
- 11. Has the General Contractor had any prior Builder's Risk losses?
 - a. If Yes, please describe loss(es)

12. Number of Stories (If more than one building to be covered, please provide details on each building): _____

13. Total Square Footage (If more than one building to be covered, please provide details on each building): _____

14. Which of the following types of physical protection will be provided? Is the project completely fenced? □ Yes □ No • Is the project well lit? 🗆 Yes 🗆 No • • Is the project protected by camera or video monitoring? 🗆 Yes 🗆 No • Will the project be protected by central station burglar alarm prior to completion? 🗆 Yes 🗆 No Will the project be protected by central station smoke/fire detection prior • to completion? 🗆 Yes 🗆 No Is the project near operable fire hydrant? 🗆 Yes 🗆 No • Will project have charged standpipes or active automatic sprinkler protection • during construction? □ Yes 🗆 No

Exposures—please comment on any applicable "Yes" response:

EXPOSURE	YES OR NO	COMMENTS/CONTROLS
Will temporary heat be required during the course of construction?	🗆 Yes 🗆 No	
Hoisting, rigging or lifting required during construction?	🗆 Yes 🗆 No	
Construction to use unique design or new construction methods (left slab, tilt up, other)?	🗆 Yes 🗆 No	
Structure built on filled site?	🗆 Yes 🗆 No	
Structure(s) to be occupied during the course of construction?	□Yes □No	
Will there be hot work performed on this project?	🗆 Yes 🗆 No	
Other:	🗆 Yes 🛛 No	
Other:	🗆 Yes 🗆 No	

15. Will the project be conducted in multiple phases?

🗆 Yes 🛛 No

🗆 Yes

🗆 No

Describe Phases:

- Do you need "permission to occupy" coverage? Describe Exposure:
- 17. Please comment on any other interest that needs to be covered by the Builders' Risk Policy:

The following Additional Coverages are provided up to the limits shown. Please advise if greater limits are desired.

ADDITIONAL COVERAGE	POLICY LIMIT	DESIRED LIMIT IF DIFFERENT
Business Personal Property	\$ 10,000	\$
Loss Adjustment Expense	\$ 5,000	\$
Construction Trailers and Contents	\$ 50,000	\$
Contract Penalty	\$ 25,000	\$
Emergency Removal to Preserve Property	\$ 10,000	\$
Expediting Expense	\$ 10,000	\$
Police and Fire Department Charges	\$ 10,000	\$
Sewer and Drain Back Up	\$100,000	\$
Rewards	\$ 10,000	\$
Pollutant Clean Up	\$ 50,000	\$
Fire Suppression Equipment Recharging Coverage	\$ 10,000	\$
Valuable Papers and Records	\$ 50,000	\$
Additional Debris Removal	\$ 75,000	\$

- If multiple buildings, please provide a plot plan and time line for construction
- Please provide copies of signed leases, contracts or other supporting documentation

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Renovation/Rehab Supplemental

APPLICATION

Please complete in conjunction with the above Builders' Risk Application

1. What does the renovation or rehabilitation project entail?

2. Limits Requested

COVERAGE	IF APPLICABLE	LIMIT
Do you wish to insure the existing structure?	🗆 Yes 🛛 No	\$
The value of the work to be done? (New Construction Limit)	🗆 Yes 🗆 No	\$
Total Limit (Existing plus New Construction Limit)		

Please comment on any "Yes" response and also provide engineering surveys and other supporting documentation as necessary:

EXPOSURE	YES OR NO	COMMENTS/CONTROLS				
Was building recently occupied?	□Yes □No	If No, how long was the structure vacant? Describe Occupancy				
Removal of load bearing walls or structures?	🗆 Yes 🗆 No					
Addition of additional floors on top of existing structure?	🗆 Yes 🗆 No					
Demolition—including welding, cutting and similar operations?	🗆 Yes 🗆 No					
Removal of hazardous materials (Asbestos, PCB's, Pollution, etc.)?	🗆 Yes 🗆 No					
Repair of prior damage?	🗆 Yes 🗆 No					
Light partition work and/or cosmetic build out?	🗆 Yes 🗆 No					
Other:	□Yes □No					
What is the square footage of the existing	a structure?					
, .	-	?				
	How was shell limit determined?					
Purchase price (indicate amount \$) \$						
Marshall and Swift Estimate, Other App or a Different Valuation Method used:						
(Comment on method used):						

3. 4. 5. 6.



Reporting Supplemental

APPLICATION

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1. Please describe the typical projects that you wish to insure:

2.	What is your usual operating territory (State, States or Regions)?		
3.	Are construction projects under contract?	□ Yes	🗆 No
4.	Are construction projects built on a speculative basis?	🗆 Yes	🗆 No

5. Type of Building over the last 12 months and estimated over the next 12 months:

	DURATION	ANNUAL # OF JOBS	AVERAGE VALUES	MINIMUM VALUES	MAXIMUM VALUES
Two Years Prior			\$	\$	\$
Past 12 Months			\$	\$	\$
Estimated Next 12 Months			\$	\$	\$

CONSTRUCTION TYPE	IF APPLICABLE	LIMIT	DEDUCTIBLE
CSP 1 Frame*	🗆 Yes 🛛 No	\$	\$
CSP 2 Joisted Masonry*	🗆 Yes 🛛 No	\$	\$
CSP 3 Non Combustible*	🗆 Yes 🛛 No	\$	\$
CSP 4 Masonry Non Combustible*	🗆 Yes 🗆 No	\$	\$
CSP 5 Modified Fire Resistive*	🗆 Yes 🛛 No	\$	\$
CSP 6 Fire Resistive*	🗆 Yes 🗆 No	\$	\$

*New, ground up construction contemplated.

6.	Reporting Options:	□ Monthly	🗆 Quarterly	🗆 Annual
	Adjustment Options:	□ Monthly	□ Quarterly	🗆 Annual
	Reporting Basis:	□ Completed Values	□ Building Starts	□ Annual Gross Receipts
		🗆 Other (Indicate)		

Please provide three years of loss information for any reporting Builders' Risk

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

APPLICANT	AGENT
Name:	Name:
Position:	Position:
Address (City, State, Zip):	Address (City, State, Zip):
Signature:	Signature:
Date:	Date:

APPENDIX OF CONSTRUCTION TYPES:

- 1. **Frame (CSP 1):** Buildings where the exterior walls are wood or other combustible materials including construction where combustible materials are combined with other materials such as brick veneer, stone veneer, wood iron clad, stucco on wood.
- 2. Joisted Masonry (CSP 2): Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials and where the floors and roof are combustible.
- 3. Non-Combustible (CSP 3): Buildings where the exterior walls are constructed of and supported by metal, asbestos, gypsum, or other non-combustible materials.
- 4. **Masonry Non-Combustible (CSP 4):** Buildings where the exterior walls are constructed to masonry materials as described in Number 2 above with the floors and roof of metal or other non-combustible materials.
- 5. **Modified Fire Resistive (CSP 5):** Buildings where the exterior walls and the floors and roof are constructed of masonry or fire-resistive material with a fire resistance rating of one hour or more but less than two hours.
- 6. **Fire Resistive (CSP 6):** Buildings where the exterior walls, floors, and roofs are constructed of masonry or fire-resistive materials having a fire resistance rating of not less than two hours.